IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application Of: Warren Newman Examiner: Holly, John H.

Serial No.: 10/717,124 Group Art Unit: 3694

Filed: 11/19/2003 Confirmation No.: 7293

For: Method And Apparatus For Providing Atty Docket: 2015.000500

Itemization Detail For Credit Card

Transactions Customer No.: 23720

RESPONSE TO OFFICE ACTION DATED MARCH 21, 2008

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is submitted in response to the Office Action dated March 21, 2008, for which the three-month date for response is May 21, 2008.

It is believed that no fee is due; however, should any fees under 37 C.F.R. §§ 1.16 to 1.21 be required for any reason, the Commissioner is authorized to deduct said fees from Williams, Morgan & Amerson, P.C. Deposit Account No. 50 0786/2015.000500.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

Reconsideration of the application is respectfully requested.